

KNOW ALL MEN BY THESE PRESENTS, that I, Kathy C. Houston, do hereby make, constitute and appoint Hal B. Houston, as my Attorney-In-Fact granting unto my said attorney the power to execute any and all documents deemed necessary by my said Attorney-In-Fact to effect the purchase, of a lot known as Lot 9 in Acorn Wood in Desoto County, Mississippi for \$37,500.00 from Roger A. Palmer, and to execute any and all documents to borrow funds for the purchase of said lot from the Bank of Mississippi.

I authorize my Attorney-In-Fact to perform all necessary acts in the execution of the aforesaid authorization with the same validity as I could effect if personally present. Any act or thing lawfully done hereunder by my said Attorney-In-Fact shall be binding on myself and my heirs, legal representatives and assigns.

Provided, however, that all business transacted hereunder for me or on my account shall be transacted in my name, and that all indorsements and instruments executed by my said attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney and the designation "Attorney-In-Fact".

I further declare that this Special Power of Attorney shall be deemed a durable power of attorney in accordance with the Tennessee Code Annotated, as now in effect or as it may be hereafter amended and, further, this Power shall remain in effect even though I am reported or listed, officially or otherwise, as "missing in action" it being my intention that the designation of such status shall not bar my attorney from fully and completely exercising and continuing to exercise any and all powers and rights granted until this power of attorney is revoked by my death or as otherwise provided herein.

This Special Power of Attorney shall remain in full force and effect until I revoke it in writing and deliver said writing to my Attorney-In-Fact.

IN WITNESS WHEREOF, I have executed this Special Power of Attorney this 10th day of June, 1997.


Kathy C. Houston

STATE OF TENNESSEE

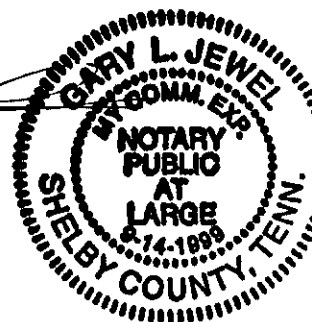
COUNTY OF SHELBY


Before the undersigned, , a Notary Public, duly qualified and appointed for the above state and county, personally appeared Kathy C. Houston, who is known to me and who, as her own free act and deed executed the foregoing Special Power of Attorney on the date set forth above.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this the 10th day of June, 1997.


Notary Public

My Commission Expires: 9-14-99



STATE MS.-DESOTO CO. 

JUN 16 1 53 PM '97

BK 74 PG 604
W.E. DAVIS CH. CLK.

Prepared by:

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